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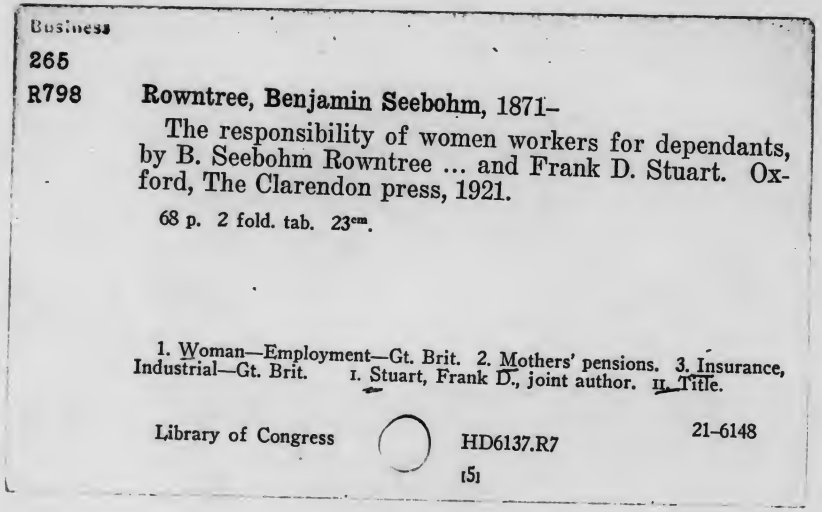

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THE RESPONSIBILITY OF WOMEN WORKERS FOR DEPENDANTS

BY

B. SEEBOHM ROWNTREE

AND

FRANK D. STUART

SCHOOL OF BUSINESS

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THE RESPONSIBILITY OF WOMEN WORKERS FOR DEPENDANTS

BY

B. SEEBOHM ROWNTREE

Author of 'Poverty: A Study of Town Life'
'Land and Labour: Lessons from Belgium', &c.

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CONTENTS

	PAGE
Introduction	5
Definition of a Dependant	7
Method of Investigation	9
The Result of the Investigation	15
Comparison with the Results of other Investigations	21
The Reasons why Women Workers have Dependants	32
Conclusions	36
Appendix A	44
Appendix B	56
Index	67

THE RESPONSIBILITY OF WOMEN WORKERS FOR DEPENDANTS

Introduction

To an ever increasing extent, wages are now being regulated by Trade Boards or Courts of Arbitration rather than by the higgling of the market. The law of supply and demand, which was formerly supposed to be as changeless and inexorable as the law of gravitation, is daily being modified before our eyes, by considerations based on the human needs of the workers. At every Trade Board meeting, Labour, when pressing for an advance in wages, rests its case on the high cost of living. In the inquiry into Dockers' wages before the Industrial Court, in February 1920, plates of food were brought into Court by the advocate of the workers, to show how much could be bought for a given sum of money. So rapidly is the regulation of minimum wages by official machinery proceeding that legislation fixing a minimum for every worker has been promised by the Government.

While the practical fixation of a minimum wage was left to the free play of economic forces, it was not a matter of great importance, save to the individuals immediately concerned, to know what number of dependants men and women workers respectively had to support. But now that the wage must be fixed with due regard to the cost of living, it becomes imperative to find out for how many persons that wage must normally provide.

One of the present writers has discussed this question elsewhere,[1] with reference to men, and has shown what proportion of married men have children dependent on them for some period of their lives, how many children, and for what number of years. In the present pamphlet we deal with women's wages only, and we try to answer the following question:

'In fixing minimum wages for women, should any allowance be made for dependants, and if so, for how many?'

Before discussing these questions, let us make our position quite clear. With the problem of the relative economic value of the work of men and that of women we are not here concerned. Its solution does not rest upon the cost of maintaining the workers and their dependants, which, as it affects women workers, is the subject of our present inquiry.

We are all agreed that every worker of average ability should receive at least a wage sufficient to maintain him or her in full physical efficiency and in reasonable comfort. Moreover, the wage should cover the normal number of dependants. Obviously, it is impossible to adjust it to each individual case, and, therefore, any minimum which is based on scientific principles must be adapted to normal conditions. But what are these?

It is known that at least nine out of ten of our male wage-earners marry, and thus become responsible for the maintenance of others. All minimum wages for adult men must, therefore, be adjusted to this normal condition of things, and provide not only for the needs of the man, but for those of wife and children.

[1] *Human Needs of Labour*, Nelson, 3*s.* 6*d.*

Now, to what extent are women in a similar position to men? Obviously, they should receive sufficient to maintain them in health and independence, irrespective of whether they are living at home or otherwise. But in fixing their wages should any allowance be made, and if so, what allowance, for the maintenance of dependants? Until this question is clearly and definitely answered, no scientific basis can be established for the minimum wages of the woman worker. The evidence on this point which is at present available is admittedly inadequate. By far the most important publication dealing with it was published by the Executive Committee of the Fabian Women's Group, but they recognized that the results of their inquiry could not be regarded as the final word on the matter.

Meanwhile, certain inquiries which we had made on a small scale in the past, and which led to very different conclusions, convinced us that further information, dealing exclusively with industrial wage-earners, was necessary, if important decisions in Courts of Arbitration and elsewhere were to be influenced by statistical evidence bearing on the subject. We, therefore, decided to conduct an inquiry on a sufficiently large scale to allow of generalizations from the results obtained. This was done in the last three months of 1919, and the information gathered is given and discussed in the following pages.

Definition of a Dependant

It is by no means easy to define with precision what constitutes a dependant, but some definition was necessary. For the purpose of this inquiry we regarded a person as dependent, or partially dependent, on a

worker, if the latter's wage, whether large or small, had to be shared between the two, but no equivalent in service was demanded from the former. For instance, suppose a worker regularly gave 1*s.* a week or 5*s.* a month for the maintenance of an aged parent, the parent would be regarded as a partial dependant. But an occasional present to that parent, only given when the worker could spare it, and on which the recipient could place no reliance, would not entitle us to regard the worker as having a dependant.

Again, if three or four daughters were earning, and they contributed to their widowed mother who looked after the home a sum not in excess of that which they would have paid for similar accommodation if lodging with strangers, they would really be employing their mother as their housekeeper, and would not be considered as having dependants. If, on the other hand, the mother were an invalid, and the girls looked after her and themselves, or if on her account they paid a sum in excess of what would normally be paid for equivalent accommodation, they would be considered as partly supporting their mother.

To give another example, where a widow and one or two daughters were working and there were some children at school, both the mother and daughters would be considered as jointly supporting the children. If, however, a widow was in receipt of a pension for herself and her children which sufficed for their maintenance, she would not be considered as working to support her children, even though her efforts would probably raise the standard of life in the household.

Again, take the case of a girl belonging to a family where the earnings of the chief wage-earner are too

low to maintain his wife and young children in a state of physical efficiency. She pays no more for board and lodging than she would have to pay if lodging with another family. Possibly, indeed, she pays less. Yet, we have regarded her as partially responsible for the support of dependants, because, owing to the household's poverty, her earnings constitute an important part of the total income. Still more is this the case if, on account of the acute need of her family, a girl pays more for her board and lodging than the sum for which she would get similar accommodation elsewhere. On the other hand, we have not regarded a girl as having dependants, even if she pays more than the market price for her board and lodgings, if the income of the chief wage-earner is sufficiently high to render such action on her part unnecessary.

Method of Investigation

Having decided that it was possible to define what was meant by a dependant with sufficient precision to ensure uniformity in the treatment of all cases coming under review, the next stage in our inquiry was to fix on the method of investigation.

Various methods were possible. We might, for instance, have got our cases from individual factories, with the help of welfare workers, trade union officials, or others who were on terms of sufficient intimacy with working women to elicit the desired information from them. But this method was open to objection, because, unless we investigated all kinds of factories, we could not be sure that the workers investigated were a fair sample of the whole, as regards age distribution, or the proportion of married and single women.

Again, we might have investigated members of selected social groups, such as girls' clubs, women's Bible classes, members of the Workers' Educational Association, or other educational classes, &c. But for many reasons we should have been less likely to ensure typical samples in this way. Members of girls' clubs would, on the average, be too young, members of women's Bible classes would often be too old. Moreover, generally speaking, these, as well as the members of educational classes, would be the thoughtful and intelligent women who would accept responsibility for aged parents or other dependants more readily than the average worker.

After reviewing a great many suggested ways, we came to the conclusion that the only reliable method of securing really typical cases for investigation was to go from house to house in industrial areas, in a number of representative towns, and to investigate every case of a woman wage-earner of eighteen years of age or over. In conducting our inquiry in this way, we included not only women working in factories, warehouses, and shops, &c., but others who worked more or less on their own account, such as shopkeepers, dressmakers, washerwomen, charwomen, &c. We also included a fair proportion of women of different ages.

There was, of course, a certain risk that the districts we selected might not be perfectly typical of the towns in which we were working. Again, the towns chosen might not always be perfectly typical of the country as a whole. Some districts, for example, might be poorer, or richer than the average. But we tried to eliminate these risks by choosing a considerable number of towns, with different industrial characteristics; and within

such towns we chose for examination areas which those having local knowledge considered to be representative of the working-class quarters.

We conducted our investigation in the following places:

Newcastle-on-Tyne. Population (1911), 266,603. Chief industries, engineering, the manufacture of heavy iron and steel goods, shipbuilding, glass and earthenware, &c. The opportunities of work for women are, if anything, below the average.

Middlesbrough. Population (1911), 104,767. One of the most important centres of the iron trade in England. The wages ruling are comparatively high, much of the work being of a very heavy nature. Here again opportunities of women's work are below the average.

Hull. Population (1911), 277,991. Principal industries, shipbuilding, engineering, oil and cake milling, flour milling, tanneries, &c. The opportunities for women's work are below the average.

Sheffield. Population (1911), 454,632. Its principal industry is heavy steel goods, armour plating, &c. There are probably average opportunities for women's work. The wages ruling in the city are fairly high.

Leeds. Population (1911), 445,550. An important centre of the English woollen industry. In addition, there are many other industries, including locomotive building, heavy iron and steel goods, glass, leather, &c. Women's wages here are probably a little above the average.

Oldham. Population (1911), 147,483. The chief centre of the cotton spinning industry. The fabrics manufactured include velvets, sheeting, &c. There

are also very large engineering works, and important collieries in the neighbourhood. The wages ruling are high in the case of female workers.

Manchester. Population (1911), 714,333. The principal industries are spinning and weaving of cotton, bleaching and printing, and also the distribution of goods made in neighbouring towns. There are likewise a large number of engineering works.

Derby. Population (1911), 123,410. Important railway centre, with large railway works. There are many women's industries, including the manufacture of silk, cotton, and lace goods.

Nottingham. Population (1911), 259,904. Principal industries, lace and hosiery. Other industries include machinery, bicycles, and leather. The amount of women's work is above the average. Wages are rather low.

Birmingham. Population (1911), 525,833. Chief industries include steam and gas engines, railway plant, bicycles, ammunition, screws, &c. It is also the chief centre of the brass trade. Speaking generally, the opportunities of work for women are average.

Leicester. Population (1911), 227,222. Principal industries, worsted, hosiery, boots and shoes, and agricultural implements. The opportunities of work for women are above the average.

It will be observed that we selected towns whose industries are representative of the staple industries of the country—engineering, shipping, cotton, wool, lace, hosiery, &c. The list includes towns with high and low wages, and some towns where there was much, and others where there was comparatively little work for women. We think, therefore, that the conditions

disclosed, taken as a whole, may be regarded as fairly typical of those existing throughout the country.

Having fixed upon the towns in which investigations were to be made, the next step was to select suitable investigators. It was obviously a very delicate piece of work to go to a perfectly strange house, to ascertain whether there were any women workers there, and, if there were, to fill up a detailed questionnaire drawn up with the purpose of seeing whether these workers had dependants, and if they had, to what extent, and for what reason. We took the greatest care to secure investigators who could elicit, without giving offence, information which was reliable. The method we employed in each town was to find out and consult persons interested in social questions; and these put us into touch with others, whom they knew well and whom they recommended for this work. Each investigator was interviewed, and the reason for the inquiry, its method, and the motives for every different question, were discussed. In many towns we met the investigators in conference, and discussed with them at length the methods of investigation. We talked over the probable difficulties and the best way of meeting them.

Before asking any investigator to undertake the work on an extensive scale, we always tested him or her for a few days, and carefully examined the reports sent in. In not a few cases we found these inadequate; and we only retained the services of investigators whose work was obviously thorough and reliable. After a day or two's trial, many reported that the work was too difficult for them, and we had to find others in their stead. Leaving out of account those

who only furnished details of a few cases, the total number of investigators who supplied the statistics here recorded was 36, of whom all but 4 were women.

As already stated, the method of investigation adopted was to visit every house in the district selected. Generally, the door was opened by the woman of the house, and the information was supplied by her. The investigator first inquired whether any women workers of eighteen years of age or over lived at that house. If the answer was in the affirmative, the next step was to find out whether those workers did more than support themselves. This meant, in the majority of cases, putting a direct question to the mother with regard to her daughter or daughters. If she replied that the girl was merely self-supporting, she usually gave the reason for this, saying, for instance, that her husband was working, and that there was no need for the daughter to do more than pay her own expenses. If, on the other hand, she replied that the family was partially dependent on the daughter's earnings, the investigator had to go into the case fully, and to furnish sufficient information to enable us to decide to what extent the woman worker was really responsible for dependants. Sometimes, of course, considerable ingenuity and tact were required before the requisite particulars were forthcoming. A copy of the Inquiry Schedule used is here given.

If inquiry showed quite definitely that the worker did no more than support herself, nothing was needed but replies to questions (1), (2), (3), (4), (5), and (6), and a note in column (12) to the effect that the woman worker was not called upon to help to support any one else. If, however, the case was doubtful, or if it was

INQUIRY SCHEDULE

NAME ..... ADDRESS ..... RENT OF HOUSE .....
(Including Rates)

Number in family :—(Persons 18 years or over ..... Under 18 years .....)

Give for every Wage-Earner in the Family the following information.

For Female Workers give the following additional information.

	Male or Female. (1)	Married Single or Widow (2)	Age. (3)	Occupation. (4)	Weekly Wage. (5)	Payment made by Female Workers for Board and Lodging. (6)	Regular Contributions made towards Support of Other Persons. How Frequently is Contribution made. (7)	Amount. (8)	Is Recipient a Child; a Middle-aged Person; or an Aged Person. (9)	Relation of Recipient to Female Worker. (10)	Reasons for Giving this Help. (11)	Remarks. (12)
1												
2												
3												
4												
5												

Give following particulars of members of family who are not wage-earners.

	Male or Female. (13)	Age. (14)	For Adults. Reasons for Not Working. (15)	How much Unemployment or Sickness Pay is being Received. (16)
1				
2				
3				
4				
5				
6				

Give particulars of other persons regularly living in the house but not members of the family, *e. g.* Lodgers, Relatives, &c.

	Male or Female. (17)	Age. (18)	Do they pay for Board and Lodging. (19)
1			
2			
3			
4			
5			
6			

If regular sum received from son or daughter living away from home, or from any other source, give particulars, and state amount and how often received.

	Particulars. (20)	Amount. (21)	How Often Receiv'd (22)
1			
2			
3			
4			

Name and address of investigator :

.....

.....

.....

Date inquiry made .....

reported that the worker had dependants, then replies were needed to every question on the schedule.

The Result of the Investigation

The total number of houses called at in the eleven towns investigated was 67,333, and in these we found 13,637 women workers aged 18 years or over. The number of houses visited in each town and the number of women workers found in them is given in table I, page 16.

The small proportion of women workers to the number of houses visited in Sheffield is striking. We are unable to give any certain explanation of this, but it is possible that the districts investigated were occupied by people rather higher in the social scale than in the other towns, and thus a smaller proportion of the girls went out to work. Or it may have been due to the very high wages earned by both men and women in Sheffield during the war, which made the women for the time being unwilling to take up the less lucrative occupations normally open to them. A third reason might be that a larger proportion of suburban districts was investigated than in other towns. As new districts are opened out, it is usual for the houses to be largely occupied by young married people, and it is many years before the proportion of female workers of 18 years of age or over corresponds to that of older districts.

As will be seen from table II, page 16, the proportion of married women and widows investigated is much higher in Nottingham and Birmingham than in other towns. The reason for this is that in Nottingham the opportunities of work for women are greater than in the other towns, and it is more or less the rule

TABLE I.

	Families or Separate Occupiers (Census, 1911).	*No. of Houses visited by Investigators.*	*Percentage of Total Houses.*	*No. of Women Workers (18 years of age or over).*	*Percentage of Houses with Women Workers.*
Newcastle-on-Tyne	55,570	7,031	12·6	1,352	19·2
Middlesbrough	21,428	7,455	34·79	1,341	18·0
Hull	62,573	7,196	11·5	1,355	18·8
Sheffield	99,069	5,614	5·6	737	13·1
Leeds	102,514	5,432	5·29	943	17·3
Oldham	33,392	3,965	11·8	784	19·8
Manchester	152,317	7,930	5·2	2,030	25·6
Derby	27,720	6,007	21·67	1,294	21·5
Nottingham	60,070	5,208	8·6	1,126	21·6
Birmingham	111,818	6,819	6·1	1,422	20·8
Leicester	51,481	4,676	8·9	1,253	26·8
	777,952	67,333	8·65	13,637	20·2

TABLE II.

	Women Workers Investigated.	*Single.*		*Married.*		*Widow.*	
			% of total.		*% of total.*		*% of total.*
Newcastle-on-Tyne	1,352	1,292	95·5	22	1·6	38	2·9
Middlesbrough	1,341	1,269	94·6	23	1·7	49	3·7
Hull	1,355	1,289	95·2	26	1·9	40	2·9
Sheffield	737	636	86·3	29	3·9	72	9·8
Leeds	943	834	88·4	31	3·3	78	8·3
Oldham	784	703	89·7	33	4·2	48	6·1
Manchester	2,030	1,865	92·0	97	4·7	68	3·3
Derby	1,294	1,223	94·5	21	1·6	50	3·9
Nottingham	1,126	754	67·0	226	20·0	146	13·0
Birmingham	1,422	837	58·9	414	29·1	171	12·0
Leicester	1,253	1,178	94·0	29	2·3	46	3·7
	13,637	11,880	87·1	951	7·0	806	5·9

for married women to work irrespective of whether the husbands work or not. With regard to Birmingham, the proportion of poor districts investigated was larger than in other towns, and, as might be expected, the proportion of married women and widows found to be working was much greater than in towns where more typical working-class districts were investigated.

Out of the 13,637 working women concerning whom we obtained information, 11,982 or 87·94 per cent. supported themselves only, and 1,645 or 12·06 per cent. wholly or partially supported others.

The figures for each of the towns investigated are given in table III, page 18:

The similarity of figures in the different towns is striking, and shows clearly, we think, that the results of the inquiry may be regarded as fairly representative of the country generally.

A possible explanation of the low proportion of women having dependants in Oldham is that the majority of them work in the mills before they marry, and in the event of her husband's death a woman very frequently returns to her old employment. Again, the wages of women workers were fairly high in Oldham, especially in the case of young workers, girls of 12 or 13 in some cases earning, for half-time work, as much as 11*s.* or 14*s.* a week, and girls of 15 earning as much as 26*s.* or 30*s.* for a full week. Children, therefore, are frequently in a position to support themselves at a very early age, a state of things which does not exist to the same extent in other towns.

As will be seen, the average wage of the women workers investigated was 28*s.* 9*d.*, varying from 24*s.* 8*d.* in Newcastle to 36*s.* 3*d.* at the

TABLE III.

	Women Workers (18 years of age or over).	*Average Wage of Women Workers.*	*Supporting self only.*	*Percentage of Women Workers supporting self only.*	*Supporting self and partially or entirely supporting others.*	*Percentage of Women Workers supporting others.*
		s. d.				
Newcastle-on-Tyne	1,352	24 8	1,164	86·10	188	13·90
Middlesbrough	1,341	26 10	1,170	87·25	171	12·75
Hull	1,355	26 8	1,214	89·60	141	10·40
Sheffield	737	28 9	640	86·84	97	13·16
Leeds	943	34 10	816	86·54	127	13·46
Oldham	784	36 3	714	91·00	70	9·00
Manchester	2,030	28 6	1,805	88·92	225	11·08
Derby	1,294	26 3	1,136	87·79	158	12·21
Nottingham	1,126	26 6	1,004	89·18	122	10·82
Birmingham	1,422	29 0	1,235	86·85	187	13·15
Leicester	1,253	33 3	1,094	87·31	159	12·69
Total	13,637	28 9	11,992	87·94	1,645	12·06

time of our inquiry (autumn 1919) the average of the minimum women's wages fixed by the Trade Boards then in existence was 26*s.* 11*d.*, or rather lower than the average of the women investigated by us.

The proportion of working women who have dependants varies greatly according to their age. It is under 7½ per cent. at ages 18–20, and rises steadily till the age group 36–40 is reached when no less than 28 per cent. of working women have persons wholly or partially dependent on them. After this, the proportion drops again as the age advances, falling to 6 per cent. of women over 60.

The full figures are given in the following table:

TABLE IV.

Age Groups.	*Total Women Workers Investigated.*	*Women Workers with Dependants.*	*% of total Women Workers.*	
18–20	4,970	369	7·42	8·79 %
21–25	4,503	464	10·32	
26–30	1,843	297	16·11	
31–35	685	166	24·23	19·5 %
36–40	725	203	28·00	
41–50	584	114	19·54	
51–60	227	26	11·45	
over 60	100	6	6·00	
Total.	13,637	1,645	12·06	

In considering the table it must be borne in mind that although the *proportion* of the older women who have dependants is high, their total number is comparatively small. Of the 1,645 women with dependants whose cases we investigated over half were under 26 years of age, while two-thirds were under 30. Only 369 belonged to the age groups 31–40, where the proportion of women having dependants was very high.

Having now dealt with the proportion of working

women who have dependants, we may next inquire how many dependants they have.

When we came to work up our material, we saw that it would be necessary to assume some fixed relation between the burden of maintaining an adult and that of maintaining a child. It would have complicated matters unduly to estimate the burden of maintaining a child according to its age, and so we have, in all cases, assumed that the burden of maintaining a child, of any age, was two-thirds of that of maintaining an adult.

That is probably an over-estimate, but not to so great an extent as might appear at first sight; for since we are only dealing with families where at least one of the children is 18 years old, the average age of the children in the families concerned will be comparatively high.

In working out our results, we have recorded that a person supported one adult if her wages fully maintained herself and one other adult, whether parent or sister. If one son and one daughter were working, and were jointly responsible for the support of one parent, then the woman worker was put down as responsible for maintaining half an adult.

Similarly, if two daughters were in the same position, each was put down as maintaining half an adult dependant. Again, if there were three adult wage-earners in the family jointly responsible for the support of two parents, we put each down as supporting two-thirds of an adult. To give another example, if a widowed mother and daughter were working, and maintaining between them two children at school, both the mother and daughter would be put down as

wholly supporting one child, i.e. two-thirds of an adult.

Working on these lines, and taking each child, irrespective of age, as equal to two-thirds of an adult, we get the following results. Out of 1,645 women workers with dependants,

2	were responsible for	4 or more adults.
5	do.	between 3 and 4 adults.
16	do.	" 2 " 3 "
57	do.	" 1½ " 2 "
295	do.	" 1 " 1½ "
876	do.	" ½ " 1 "
394	do.	less than half an adult.

The average number of dependants which the women workers had to support was 0·71, or a little under three-quarters of an adult. In 375 cases, or 22·9 per cent. of the total, each woman worker had to support one, or more than one, adult, the average being 1·34 adults, whilst the average for the remaining 1,270 women was 0·53 of an adult, or a fraction over one-half.

The average number of dependants, worked out for each town separately, are given in table V, page 22.

Comparison with the Results of Other Investigations

Before asking what practical conclusions may be drawn from this investigation, it will be desirable to compare its results with those of the investigation made by the Executive Committee of the Fabian Women's Group. We conclude that, taking working women as a whole, about 88 per cent. are not responsible for the maintenance of any one but themselves, while the remaining 12 per cent. are, on the average, only responsible for the maintenance of 0·71 of an adult.

TABLE V.

	Women Workers with Dependants.	*Average number of Dependants.*	*Women Workers with one or more Dependants.*	*Average number of Dependants.*	*Women Workers with* less *than one Dependant.*	*Average number of Dependants.*
Newcastle-on-Tyne . .	188	0·67	31	1·31	157	0·54
Middlesbrough . . .	171	0·76	44	1·33	127	0·56
Hull	141	0·60	24	1·19	117	0·48
Sheffield	97	0·87	34	1·41	63	0·57
Leeds	127	0·66	17	1·52	110	0·52
Oldham	70	0·78	25	1·21	45	0·55
Manchester.	225	0·69	51	1·35	174	0·51
Derby	158	0·66	31	1·28	127	0·51
Nottingham	122	0·76	29	1·37	93	0·56
Birmingham	187	0·80	49	1·49	138	0·56
Leicester	159	0·70	40	1·19	119	0·54
Total . .	1,645	0·71	375	1·34	1,270	0·53

The Fabian Women's Group, on the other hand, summed up the results of their inquiry in the statement that 51·13 per cent. of working women are responsible for the maintenance of dependants, each, on the average, maintaining 1·75 persons besides herself.

So wide a divergence between the results of the only two inquiries which have been made on a large scale calls for comment, and we propose to examine the reasons for it in some detail.

The conclusions given by the Executive Committee of the Fabian Women's Group are based on an examination of 5,325 cases. Of these 2,830 were directly investigated by the Committee, while the information regarding the other 2,495 cases was extracted from reports made by other inquirers, and primarily for other purposes.

Dealing first with the 2,830 cases investigated directly by the Committee, the reasons for the great divergence between their figures and ours are, we think, as follows. First, their inquiry dealt mainly with a different social group. Over 1,600 of the cases investigated were those of professional women, including 1,295 teachers. Again, the method of investigation adopted by the Committee was quite different from our own. They printed a questionnaire, and issued it to societies which undertook to distribute it to all their members, and to collect the replies, or to inquirers who undertook to collect information from various units. Instructions were issued to those willing to help in making the inquiry, in which they were directed to take groups of women, and to get particulars of every case in the group, and were warned against selecting individuals with dependants. They

were told that some groups could be best canvassed by giving or sending each woman or girl a form to fill up and return by post, while in some the inquirer would personally give out and collect forms, and in others he himself would fill up the forms from information received.

The inquiry schedule was drafted as follows:

To those advocating 'equal pay for equal work' for men and women, it is often urged as an objection that men are paid a higher wage because they have others dependent upon them, whereas women, as a rule, have only to provide for themselves. It has therefore been thought advisable to institute an inquiry as to the number of women workers, who, besides supporting themselves, are responsible either wholly or partially for the support of others.

We shall esteem it a favour if you will be kind enough to answer the following questions, whether or not you have others dependent on you, and return to me as soon as possible.

N.B. In classifying the replies to this inquiry, all information given will be treated as confidential.

Names are required as a guarantee of good faith, and will be torn off before statistics are compiled.

1. Do your earnings maintain you without assistance?
(*It will be helpful if you will state amount of earnings.*)

2. Have you any persons entirely dependent on you for support? If so, how many, and are they children or adults?

3. Do you make any contribution whatsoever to—
(*a*) The support of any other person? (*State if child or adult.*)
(*b*) The upkeep of any household, over and above the cost of your own board and lodging?

4. Have you passed your 21st birthday?
(*It will be helpful if you state exact age.*)

5. Are you married, single, or a widow? _____

6. Trade or profession? _____ Date _____

Name _____ Address _____

About 10 per cent. of the schedules sent out were returned.

There is not the least doubt that the Committee, in making the investigation, sought to be absolutely impartial, but we think it is clear from the above that the method adopted was such as to yield results which must be open to grave criticism. For instance, the inquiry schedule definitely stated that the purpose of the inquiry was, if possible, to meet the argument that women need not be paid such high wages as men because they have only to provide for themselves. It is to be noted that only 10 per cent. of the forms sent out were returned, and the probability is that women with dependants would fill up forms more readily than women without dependants, and therefore the 10 per cent. of the schedules which were returned would be a misleading sample. For a woman worker without dependants to reply would almost be like making out a case against the interests of her own class.

Again, the fact that the reason for the inquiry was to build up an argument, if the facts justified it, for higher wages for women, would naturally tend to give a bias to every woman filling up the inquiry.

Again, no precise definition was given in the inquiry schedule of the phrase, 'partially maintaining a dependant', and very different interpretations would inevitably be given to the words by those who responded to the questionnaire. For instance, assume the case of a girl earning 35*s.* a week, whose father is a labourer earning 65*s.* and who has brothers and sisters, all earning wages. She pays her mother 25*s.* for board and lodging, although she could obtain similar accommodation elsewhere for 20*s.* Is such

a girl to be regarded as 'partially maintaining' other members of the family?

Again, assume a family composed of a mother and three or four daughters. The daughters are all earning, and their combined contributions constitute the total income of the home. Is each of them to be regarded as 'partially maintaining' the mother? Obviously, the answer might be 'Yes', or it might be 'No, the girls are only paying their mother to keep house for them'. The answer does not depend altogether upon the amount which they contribute, because they may choose, if they are earning good money, to live better than they would do if they boarded with the ordinary working-class family, paying the customary charge for board and lodging.

These illustrations, and many others which might be given, show that it is almost impossible to say whether a girl or a woman is or is not partially maintaining some one besides herself, unless a clear definition is given of what is to be regarded as partial responsibility for the maintenance of another person. Without this, the value of any investigation must be very uncertain.

In the questionnaire of the Fabian Women's Group, however, question 3 was merely worded as follows:

Do you make any contribution whatsoever to

(*a*) The support of any other person?
(State if child or adult.)

(*b*) The upkeep of any household, over and above the cost of your own board and lodgings?

The question was presumably to be answered either 'Yes' or 'No'. But voluntary gifts or contributions, even if made seldom or at irregular intervals, would

justify the answer 'Yes', and their donor would be classified as 'partially responsible for maintaining a dependant'.

Taking all these facts into account, we think there is no doubt that the tendency would be to over-state the proportion of cases where women had dependants.

A third reason, we think, why the Committee's inquiry showed so large a proportion of women having dependants is the age of the women investigated. In the 2,266 cases in which the ages of the women were given—and presumably this may be taken as typical of the remaining 569—the average age was 34·24 (34¼).

Now, as we show on page 19, the proportion of women having dependants varies enormously according to age. In our inquiry, taking women of all ages, the number having dependants amounts to 12·96 per cent., whereas if we take the women between 30 and 40 the percentage having dependants is no less than 26·17 per cent. It is probable, therefore, that if the Committee's researches, speaking generally, had included the younger working women, the percentage having dependants would have been very greatly reduced.

Turning now to the Fabian Committee's statistics based on other sources of information than their own inquiry, the number of cases here dealt with amounted to 2,495. Of these, 837 were taken from the case papers used in Dr. Bowley's inquiries into the economic conditions of certain working-class households in Reading, Northampton, Warrington and Stanley. Here the figures refer almost exclusively to industrial workers, and in this respect are comparable with our own; but the method adopted by the Fabian Women's

Committee of determining whether or no a woman was responsible for the maintenance of others besides herself was quite different from that which we adopted, and therefore the figures cannot be taken as comparable. On page 16 of the Committee's report it is stated:

'In order to determine whether a woman was or was not maintaining herself, or whether she was contributing to the support of the family, the following method was adopted: The family wage, including the woman's, was divided by the total number in the family. The spending amount per head was thus arrived at. Then the woman and her wage were excluded altogether, and the remaining family wage divided by the remaining number in the family. The results were compared. If the spending amount per head was the same in each case, the woman was considered to be entirely self-supporting. If it was larger when the woman and her wage were reckoned in, she was considered to be not only self-supporting, but contributing to the upkeep of the family. If, on the other hand, it was smaller, she was considered to be partially dependent on the family.'

Later on in the page it stated that—

'In working upon the above basis no hard and fast rule could be observed; each case had to be judged on its own particular merits and attention paid to the way in which the family income was made up. But, generally speaking, these being working-class households, where a woman was earning eight shillings a week [1] she was considered as self-supporting, even although her earnings might sometimes be below the nominal spending amount per head. In cases where the family income was made up from the earnings of two or three men it was reckoned that the proportion held back as pocket-money would reduce the actual spending amount per head to less than eight shillings. On the other hand, she was not considered as contributing to the support of the family, even where her wages were considerably more than the spending amount per head, if the family wage without her earnings was high enough to keep the family at a comparatively high standard of living. It was considered then that the unmarried woman kept her surplus money to spend upon herself.'

[1] The inquiry was made in 1915, before the great advance in wages caused by the rise in the cost of living had taken place.

It is quite clear that statistics arrived at in this way will show very different results from those obtained in our inquiry. We do not ourselves think that because a family is better off on account of the earnings of a woman worker, she must be regarded as maintaining others besides herself. If this definition were accepted, then practically every woman lodging with another working-class family becomes, *ipso facto*, responsible for the maintenance of others, for a working-class family does not, as a rule, take in a lodger unless they are going to make a profit out of her, that is, are going to be better off because she is there.

It is desirable, in comparing the two methods of investigation adopted by the Fabian Committee and ourselves, to keep in mind the object of the inquiry. Our object was to help those who have to decide whether, in fixing absolute minimum wages for women, it should be assumed that the normal condition is, or is not, for them to have dependants. Obviously, even if she has not dependants, a woman should receive a wage sufficient for her own maintenance in reasonable comfort. If she is lodging with another family, they will make a profit out of her and her wage should allow for this. Similarly, if she is living at home, there is no reason why she should not pay a sum for board and lodging equal to that which she would pay elsewhere. In either case the family would make some profit on the transaction. But this would not in the slightest degree imply their dependence on the woman worker. It is quite possible that if an inquiry were made on the lines of that adopted by the Fabian Committee into the earnings of children of 15, a large proportion of cases might be discovered where the

family is better off because of the child's earnings; but this would hardly be an argument for making an allowance for dependants when fixing minimum wages for children of 15.

The only remaining large groups dealt with by the Fabian Women's Committee are the Outer London inquiry, and the inquiry amongst married women workers in towns in Yorkshire, Lancashire, the Midlands, London, &c.

The former inquiry was made in Outer London, and included 786 women. We are not told when or by whom it was made, or its original purpose, or what methods were adopted to secure the information. The districts covered, however, were situated near the docks, and wages in the families investigated were apparently extremely low. The method adopted to determine whether a woman was or was not maintaining others besides herself, was to take the total family income, including the woman's wage, and to divide it by the total number in the family. Then the woman and her wage were excluded altogether, and the remainder of the money was divided among the rest of the family. If the income per head was larger when the woman and her wage were reckoned in she was considered as contributing to the upkeep of the household. It is obvious that if one takes extremely poor families, this method of calculation will show a very high proportion of women having dependants. In the inquiry under consideration, the proportion of such women was no less than 61·32 per cent. of the women investigated, notwithstanding the fact that the average woman's wage was only 7*s.* per week, and only 17 out of 786 were earning more than 15*s.*

Such results can hardly be called representative of conditions among workers as a whole.

The last inquiry mentioned in the Fabian Women's Group Report was conducted in towns in Yorkshire, Lancashire, the Midlands, London, &c. and covered in all 872 married women. In taking married women, however, one does not get an average sample of industrial workers, and to introduce this group into the whole and to merge its figures with those obtained through other inquiries is hardly defensible from a statistical standpoint. Broadly speaking, a married woman does not work unless she is driven to do so by necessity, probably because the breadwinner is dead, or earning very low money, or out of work, or ill. In other words, she is generally driven to work by the fact that others are dependent on her.

In our inquiry we dealt with 1,757 married women and widows, of whom 23 per cent. had dependants, whereas amongst the single women we investigated, only 10·45 per cent. had dependants. Again, the proportion of married women and widows amongst the 13,637 women workers we investigated was 12·88 per cent., or roughly one in eight, whereas in the investigations referred to in the Fabian Committee's Report, the proportion is 32·64 per cent. of married women and widows, leaving out of account the 837 women dealt with in Dr. Bowley's investigation.

The only other inquiry into the question of the proportion of women workers who have others to support besides themselves, particulars of which have been published, was undertaken by one of the writers in York, at the end of 1917. It covered 516 organized workers taken at random. Detailed questions

were asked of these women by a Trade Union organizer, who personally knew a great many of them. The result of this inquiry showed that 16·7 per cent. of the women workers had dependants, a figure slightly higher than is disclosed by the present inquiry. We think there is no doubt, however, that the present figures are likely to be more accurate, for not only was the inquiry on a much larger scale, but the method of investigation made it practically certain that the women selected represented a fair sample of the whole.

The Reasons why Women Workers have Dependants

We ascertained, not only the proportion of women workers who maintained dependants, but the extent of their responsibility and the reasons for it. Sometimes it was the result of several factors, but in such cases it was generally a simple matter to decide on the main factor.

Our investigation disclosed the following important facts, namely, that two-thirds of the cases in which women workers are responsible for the maintenance of dependants are due to the death of the normal breadwinner, i.e. either the father or the husband, and that the illness of the father or the husband accounts for a further 12·6 per cent. of the cases. The remaining one-fifth of the cases are due to a number of miscellaneous causes. The details are given in the following table:

TABLE VI.

	Number of cases.	*Total number of dependants.*	*Percentage of total cases.*	*Percentage of total dependants.*
Death of father	868	534·97	52·76 [1]	45·34 [1a]
Death of husband	215	206·66	13·07 [1]	17·52 [1a]
Illness of father	141	121·95	8·59 [2]	10·33 [2a]
Illness of husband	66	65·80	4·01 [2]	5·58 [2a]
Deserted wife or mother	45	41·63	2·73	3·53
Aged parents, aunts, &c.	18	15·12	1·09	1·28
Inadequate old age pension	95	36·27	5·77	3·08
Low wages and large family	87	74·77	5·29	6·34
Unemployment of father or husband	21	17·92	1·29	1·52
Unmarried mothers	71	50·00	4·31	4·23
Invalid sisters	16	11·82	0·97	1·00
Miscellaneous	2	2·97	0·12	0·25
Total	1,645	1,179·88	100	100

[1] 65·83 % of cases. [1a] 62·85 % of dependants.
[2] 12·60 % of cases. [2a] 15·91 % of dependants.

In considering the above table, one naturally inquires whether the relative importance of the different reasons for which women maintained dependants was affected by the particular time at which the inquiry was made. There are no grounds for supposing that this is so, with the possible exception of the number of cases due to the unemployment of father or husband. This possible exception is not very significant. There are no reliable figures enabling us to compare with accuracy the relative amount of unemployment in the autumn of 1919 with the average amount over a number of years. It is, however, probable that the proportion unemployed in 1919 was below the average. It was nearly equal to that which obtained in 1913, a year of good trade, and, of course, in 1919, out-of-work donations were being paid by the Government. These were, however, running out during the latter part of our investigation. Doubtless, had there been no out-of-work donations, and

had the inquiry been made at a time of trade depression, the extent to which unemployment led to the dependence of individuals on the earnings of women workers would have been somewhat greater. But, looking to the future, it must be remembered that unemployment insurance now covers practically all industries excepting agriculture and railways; and even though the benefits under the Government scheme amount to only 15*s.* for men and 12*s.* for women, it is almost certain that they will, in the case of many large industries, be considerably augmented either from Trade Union unemployment funds or otherwise. We are of the opinion, therefore, that viewing the matter as a whole, the facts disclosed by our inquiry may be regarded as approximately normal.

The figures are shown for each town separately in table VII.

Perhaps the most striking feature of this table is the exceptional position of Birmingham. Here the proportion of women who are called upon to maintain dependants by the death of the normal breadwinner is exceptionally low, being 45·99 per cent. against an average of 68·01 per cent. for the other towns. On the other hand, it is very high where the responsibility for maintaining dependants is due to the illness of the breadwinner, to his desertion, to low wages, to the size of the family, and to unemployment. These anomalies are explained by the fact that in Birmingham the districts investigated were much poorer than in the other towns where, broadly speaking, they represented a very fair sample of the whole industrial area. Now, in a poor district, one expects to find a large proportion of families which have gravitated thither through

TABLE VII.

	NEWCASTLE-ON-TYNE				MIDDLESBROUGH				HULL				SHEFFIELD				LEEDS				OLDHAM			
	Number of cases.	*Total of dependants (Adults).*	*Percentage of total cases.*	*Percentage of total dependants.*	*Number of cases.*	*Total of dependants (Adults).*	*Percentage of total cases.*	*Percentage of total dependants.*	*Number of cases.*	*Total of dependant (Adults).*	*Percentage of total cases.*	*Percentage of total dependants.*	*Number of cases.*	*Total of dependants (Adults).*	*Percentage of total cases.*	*Percentage of total dependants.*	*Number of cases.*	*Total of dependants (Adults).*	*Percentage of total cases.*	*Percentage of total dependants.*	*Number of cases.*	*Total of dependants (Adults).*	*Percentage of total cases.*	*Percentage of total dependants.*
1. Death of father	111	63·61	59·04	50·57	96	62·22	56·14	47·80	101	57·99	71·63	68·68	44	31·19	45·36	37·00	70	39·12	55·12	46·75	34	24·89	48·57	45·33
2. Death of husband	18	17·21	9·58	13·68	18	20·74	10·52	15·94	7	6·28	4·97	7·44	30	33·23	30·93	39·42	18	13·97	14·17	16·70	6	7·70	8·57	14·02
3. Illness of father	17	13·06	9·05	10·38	18	19·19	10·52	14·75	9	5·41	6·38	6·41	6	6·23	6·19	7·39	12	11·31	9·45	13·50	11	9·06	15·71	16·50
4. Illness of husband	1	1·00	0·53	0·80	1	1·98	0·59	1·53	...	...	...	...	2	2·64	2·06	3·13	12	8·39	9·45	10·02	2	1·57	2·86	2·86
5. Deserted wife or mother	8	6·78	4·26	5·39	1	1·32	0·59	1·01	6	5·96	4·25	7·06	3	1·98	3·09	2·35	4	4·46	3·15	5·32	2	2·08	2·86	3·79
6. Aged parents, aunts, &c.	5	3·98	2·66	3·16	1	1·32	0·59	1·01	1	1·00	0·71	1·18	...	...	...	...	...	...	...	...	...	...	...	...
7. Inadequate old age pension	2	0·66	1·06	0·52	7	2·45	4·09	1·88	13	4·65	9·22	5·51	2	0·66	2·06	0·78	5	1·65	3·94	1·97	7	2·07	10·00	3·77
8. Low wages and large family	11	8·92	5·85	7·09	20	14·34	11·70	11·01	...	...	...	...	6	5·60	6·19	6·65	1	0·82	0·78	0·98	1	1·48	1·43	2·70
9. Unemployment of father or husband	2	1·32	1·06	1·05	2	1·32	1·17	1·01	...	...	...	...	...	...	...	...	...	...	...	...	2	2·42	2·86	4·40
10. Unmarried mothers ...	10	7·66	5·32	5·77	7	5·28	4·09	4·6	4	3·14	2·84	3·72	3	1·76	3·09	2·09	3	2·31	2·37	2·76	4	2·64	5·71	4·81
11. Invalid sisters	3	2·00	1·59	1·59	...	...	...	...	...	...	...	...	1	1·00	1·03	1·19	2	1·66	1·57	2·00	1	1·00	1·43	1·82
12. Miscellaneous	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Total	188	125·80	100	100	171	130·16	100	100	141	84·43	100	100	97	84·29	100	100	127	83·69	100	100	70	54·91	100	100

	MANCHESTER				DERBY				NOTTINGHAM				BIRMINGHAM				LEICESTER			
1. Death of father	136	87·29	60·45	55·55	84	50·95	53·17	48·84	45	30·66	36·88	33·14	50	30·47	26·74	20·33	97	56·58	61·01	50·53
2. Death of husband	17	15·91	7·56	10·13	11	10·06	6·96	9·64	29	21·91	23·77	23·68	36	32·75	19·25	21·74	25	26·90	15·72	24·02
3. Illness of father	16	18·04	7·11	11·48	18	14·16	11·39	13·57	9	7·73	7·38	8·35	16	10·28	8·56	6·82	9	7·48	5·66	6·68
4. Illness of husband	5	3·66	2·22	2·33	7	5·65	4·43	5·42	9	9·47	7·38	10·13	20	26·53	10·70	17·61	7	4·91	4·40	4·38
5. Deserted wife or mother	5	5·29	2·22	3·37	...	...	...	...	7	5·17	5·74	5·59	8	7·27	4·28	4·83	1	1·32	0·63	1·18
6. Aged parents, aunts, &c.	5	4·50	2·22	2·86	2	1·33	1·27	1·28	...	...	...	...	2	0·99	1·07	0·66	2	2·00	1·26	1·79
7. Inadequate old age pension	21	6·92	9·33	4·40	16	6·93	10·12	6·64	5	1·31	4·10	1·52	6	2·64	3·21	1·75	11	6·33	6·91	5·65
8. Low wages and large family	6	4·62	2·67	2·94	8	7·10	5·07	6·81	8	8·00	6·55	8·65	23	19·93	12·30	13·23	3	3·96	1·89	3·54
9. Unemployment of father or husband	1	0·33	0·44	0·21	...	...	...	...	2	3·32	1·64	3·59	12	9·21	6·41	6·12	...	...	...	...
10. Unmarried mothers ...	9	5·94	4·00	3·78	11	7·15	6·96	6·84	8	4·95	6·56	5·35	12	9·57	6·41	6·35	...	...	...	...
11. Invalid sisters	2	1·66	0·89	1·06	1	1·00	0·63	0·96	...	...	...	...	2	1·00	1·07	0·66	4	2·50	2·52	2·23
12. Miscellaneous	2	2·97	0·89	1·89	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Total	225	157·13	100	100	158	104·33	100	100	122	92·52	100	100	187	150·64	100	100	159	111·98	100	100

poverty, in which the breadwinner is ill, or unemployed, or in receipt of low wages. Again, in a poor district, when a husband dies, the widow very frequently goes out to work even if her children are earning money, while in a better class district she is more likely to stay at home and act as housekeeper for her children.

Another point which calls for comment in the table is that in Hull only 6·3 per cent. of the cases where women have to maintain dependants are due to the illness of the breadwinner, whereas the average for the other towns is 13·56 per cent. We believe that this is due to the fact that in Hull there is comparatively little work available for women, although there is a good deal of work available for young girls. If, therefore, the normal breadwinner became ill, the wife or daughter would very probably be unable to go out to work even if she wished to do so. Moreover, the wages of men in Hull, especially of seamen, are very high, and families are usually able to tide over a period when the breadwinner is ill without the mother having to go out to work. It will be noted that in towns like Oldham and Leeds the proportion of women who are maintaining dependants because of the illness of the chief wage-earner is high. But here the women desiring to go to work in later life would probably have but little difficulty in finding it.

Although we have thought it worth while to analyse separately for each town the reasons why women have to maintain dependants, we think it well to point out that, apart from the figures contained in the first four lines, where the numbers dealt with are considerable, undue importance must not be attached to variations between one town and another, because the total

number of such cases dealt with in each town was not sufficient to establish reliable averages. For instance, the total number of cases in which, within the investigated areas, women are called upon to maintain an invalid sister was only four in Leicester, three in Newcastle, two in Manchester, Birmingham, and Leeds, one in Derby, Oldham, and Sheffield, and there were no such cases in Hull, Nottingham, and Middlesbrough. Only when we take all the towns together is the total number of cases dealt with sufficient to justify us in assuming that the relative importance of the various causes for which women have to maintain dependants is indicated by our figures with at least approximate accuracy.

Conclusions

As already stated, the result of our investigation shows that only 12·06 per cent. of women workers have, at a given time, either partially or entirely, to support others besides themselves. If we take women in different age groups, we find that the proportion of women from 18 to 25 who have dependants is 8·79 per cent., whilst for women over 25 years of age the proportion is 19·5 per cent., or nearly one in five.

In view of the facts disclosed by this investigation, it cannot be taken as normal that women workers have others to support besides themselves. It follows, therefore, that if minimum wages are to be based on normal conditions (and no other method appears practicable), the minimum wage for a woman should merely be the sum which is sufficient for her own maintenance, in health and comfort, with a margin for contingencies and recreation.

We must, however, face the fact that such a wage no more meets the case of the woman worker with dependants than a minimum wage based on a man's normal needs would meet abnormal conditions in his case. Consider, for instance, the man who has to support an ailing mother, not yet in receipt of an old age pension, as well as a wife and five or six young children.

How are these abnormal cases to be met? At present, of course, they are not met. Indeed, we are still very far from ensuring to workers of average ability minimum wages which will provide for the reasonable needs of those whose condition, so far as concerns the number of persons dependent on them, is entirely normal. To secure this is the first step. But having done that, we still have to face the question of providing for the needs of those who have more than the normal number of dependants. If the lives of the workers are to be rendered secure, and suffering due to poverty is to be avoided, one of two methods must be adopted. Since wages cannot be varied in accordance with the circumstances of the individual wage-earner, they must either be raised to a level which will enable every worker to meet not only normal but abnormal conditions, or the cost of coping with abnormal conditions must be met by social insurance in one form or another.

At present the former policy could not be adopted without a greater increase in wages than industry could bear. It would not, however, be impracticable to adopt within a reasonable period a scheme of social insurance which would cover the principal risks and contingencies.

In the preceding pages we have shown the causes which lead to the responsibility of women workers for the maintenance of dependants. An examination of these will serve to indicate the character of the schemes of social insurance which should be introduced, to supplement the policy of basing women's minimum wages on the needs of a woman without dependants.

The first point that stands out is that the death of the normal breadwinner, that is, the father or husband, is responsible for two-thirds of the cases where women have dependants. If these cases were met by legislative action, the proportion of women workers with dependants would be reduced to 4·12 per cent. of the women workers investigated, or about one in twenty-four.

Great Britain has fallen behind some other countries in the matter of providing pensions for mothers who are unable to support their dependent children, while giving them the necessary home care, and it is time that the adoption of such a policy was seriously considered by the Government. In view of the importance of this matter, a brief summary of what is being done elsewhere is given in Appendix B, pp. 56 et seq.

But we may say here that, speaking generally, the relief given in other countries under any scheme of Mothers' Pensions is still inadequate, although there is a growing tendency to raise the scale of benefit, and to continue it till the children are older.

In Denmark, where the first legislation on this subject was introduced in 1913, it was found at one time that, in many cases, pensions were refused, on the ground that the recipient was disqualified for poor-relief, which, as a matter of fact, was more adequate

than the pension. In 1918 and 1919, however, the pensions were very substantially increased.

Perhaps Manitoba, in Canada, represents the high-water mark of legislation, and of actual practice, in this connexion. But some States in the U.S.A. have realized the folly and the danger of granting pensions which, though they may enable a family to struggle on without poor-relief, are utterly inadequate. There are States which lag far behind, but in several the allowance which may be made to one family varied in 1919 from 40 to 60 dollars a month. Sometimes the administration of the benefits is confided to unpaid workers, and sometimes paid agents are appointed.

As a rule, the allowances are fixed by the number of children and no separate allowance is made for the mother; but sometimes the calculation is based on the needs of the household as a whole. Sometimes, again, the scheme only includes widows with children: sometimes it includes women whose husbands are disabled or in state asylums, and even women whose husbands have deserted them. For a full account of the Mothers' Pensions legislation in the U.S.A. we must refer the reader to the Departmental Report issued in 1919,[1] which also deals with legislation in Canada, Denmark, and New Zealand. A brief summary of this report is given in Appendix B, pp. 56 et seq.

Returning now to the various causes of the responsibility of women workers for dependants, we find that in 12·6 per cent. of the cases analysed such responsibility arose from the illness of the father or husband.

[1] *Laws relating to Mothers' Pensions in the United States, Canada, Denmark, and New Zealand*, compiled by Laura A. Thompson, Government Printing Office, Washington, 1919.

In the vast majority of instances, this illness was not temporary, but chronic, and therefore the liability could not be met by supplementing the benefits received under the National Health Insurance Act, by contributing to Friendly Societies, since these only give benefits for a limited number of weeks. Under the National Health Insurance scheme, all industrial workers whose wages are under £250 a year are insured against sickness. The benefits payable are 15*s.* a week for men and 12*s.* a week for women, for 26 weeks, and they drop to a permanent payment of 7*s.* 6*d.* a week in the case of chronic invalidity. Obviously such a payment is inadequate, but if it were raised to a figure which would actually pay for the maintenance of chronic invalids, and if the dependent children of such invalids were brought within the scope of a scheme of mothers' pensions, as is frequently done in America, women workers would no longer be responsible for the maintenance of dependants owing to the illness of the normal wage-earner.

To come to a third group, in 6·34 per cent. of the cases examined, the responsibility of women workers for dependants arose because the breadwinner's wages were too low to maintain even a normal family, or because the size of the family was abnormal. Sometimes, of course, both these causes operated together. Clearly this is a matter to be dealt with by the fixation of adequate minimum wages, on the one hand, and on the other by a remedy which one of the present writers has suggested elsewhere[1]—that of a State grant to the household where the number of children is exceptional. Briefly, his argument was that men's

[1] *Human Needs of Labour*, Thomas Nelson and Sons, 3*s.* 6*d.*

minimum wages should be based on the needs of a man with a wife and three dependent children. Adequately to meet these needs would involve a considerable addition to the wages now paid to unskilled labourers, and it would not be practicable so largely to increase wages, under existing industrial conditions, as to provide for those with more dependants. But an appreciable proportion of men earning the bare minimum wage have, for considerable periods, more than four persons dependent upon them, and so long as this continues their families will be insufficiently provided for. It is opposed to the interests of the nation as a whole that any group of individuals within it should, through no fault of their own, be deprived of the necessaries of physical efficiency. This is especially true of growing children, and it was to meet the difficulty referred to above that the suggestion was made to supplement, possibly in kind, through the medium of school-feeding or otherwise, the resources of men earning bare minimum wages, during those periods of their lives when their dependants exceeded the number provided for when fixing the minimum wage.

If these measures of social insurance were carried out, the vast majority of cases in which women workers have to maintain dependants would be met.

It is not suggested that, in the present state of national finance, legislation could be immediately introduced which would meet all the needs to which reference has been made; but it is nevertheless desirable to have a programme of reform before us, and aim at carrying it out as soon as circumstances permit.

Perhaps it will help us to realize the precise ground

to be covered if the contents of this section are briefly summarized.

Taking all the causes which lead to the responsibility of women workers for dependants, we find that 65 per cent. of them would be obviated by the adoption of an adequate scheme of widows' pensions, and 12½ per cent. by increasing the grant paid to chronic invalids under the National Health Insurance scheme to an amount sufficient for complete maintenance.[1] A further 6 per cent. would be obviated by the payment of an adequate minimum wage, and the granting of State aid to wage-earners who had more than three dependent children. If these measures were adopted, only 15 per cent. of the women workers who maintained dependants would be left to deal with. Or to put the matter in another way, our inquiry shows that 12 per cent. of women workers have to maintain dependants, and 88 per cent. have no dependants. If the reforms above referred to were carried out, the percentage of women workers having dependants would be reduced to 1·8 per cent., and 98·2 per cent. would have no dependants.

[1] As stated on p. 40, in cases where children were dependent on an invalid, they should be brought within the scope of a scheme for mothers' pensions.

APPENDIXES

APPENDIX A

In the following pages the results of the investigation are shown separately for each town.

NEWCASTLE-ON-TYNE.

Total families or separate occupiers (Census 1911): 55,570.
Number of houses visited by investigators: 7,031 = 12·6% of total.
Women workers 18 years of age or over: 1,352 = 1 in 19·2% of houses visited.
Of these, 1,292 were single, 22 married, and 38 widows.
Women workers with dependants: 188 = 13·9% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18–20	54	33.58	0.62	26.69
21–25	76	47.90	0.63	38.07
26–30	30	20.19	0.67	16.05
31–35	9	7.45	0.83	5.92
36–40	13	12.34	0.95	9.81
41–50	6	4.34	0.72	3.46
51–60	...	...	...	...
Over 60	...	...	...	...
Total ...	188	125.80	0.67	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	111	63·61	0·57	50.57
Death of husband	18	17·21	0.96	13·68
Illness of father	17	13.06	0·77	10.38
Illness of husband	1	1.00	1.00	0.80
Deserted wife or mother	8	6.78	0.85	5.39
Aged parents, aunts, &c.	5	3.98	0.79	3.16
Old age pension inadequate ...	2	0.66	0·33	0·52
Low wages and size of family ...	11	8.92	0·81	7.09
Unemployment of father or husband	2	1.32	0.66	1.05
Unmarried mothers	10	7.26	0·72	5·77
Invalid sisters	3	2.00	0.66	1.59
Total ...	188	125·80	0·67	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants	31	40·52	1·31	32.21
Less than one dependant	157	85.28	0·54	67·79
Total ...	188	125.80	0·67	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	165	103·14	0.62	81.98
Married	5	5.45	1.09	4·34
Widows	18	17·21	0.96	13.68
Total ...	188	125·80	0·67	100

MIDDLESBROUGH.

Total families or separate occupiers (Census 1911): 21,428.
Number of houses visited by investigators: 7,455 = 34·79% of total.
Women workers 18 years of age or over: 1,341 = 1 in 18% of the houses visited.
Of these, 1,269 were single, 23 married, and 49 widows.
Women workers with dependants: 171 = 12·75% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18–20	66	50.37	0.76	38·70
21–25	52	36.47	0.70	28·02
26–30	30	23.64	0·79	18·16
31–35	13	10.66	0.82	8.19
36–40	5	5·39	1.08	4.14
41–50	5	3·63	0.72	2.79
51–60	...	...	...	...
Over 60	...	...	...	...
Total ...	171	130.16	0·76	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	96	62·22	0.65	47·80
Death of husband	18	20·74	1·15	15·94
Illness of father	18	19·19	1·06	14·75
Illness of husband	1	1·98	1·98	1·53
Deserted wife or mother	1	1·32	1·32	1·01
Aged parents, aunts, &c.	1	1·32	1·32	1·01
Old age pension inadequate	7	2·45	0·35	1.88
Low wages and size of family ...	20	14·34	0·72	11·01
Unemployment of father or husband	2	1·32	0·66	1·01
Unmarried mothers	7	5·28	0·75	4·06
Total ...	171	130.16	0·76	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants	44	58·77	1·33	45·15
Less than one dependant	127	71·39	0·56	54·85
Total ...	171	130·16	0·76	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	149	105.12	0·75	80·76
Married	2	3.30	1.65	2·53
Widows	20	21·74	1·09	16·71
Total ...	171	130.16	0·76	100

HULL.

Total families or separate occupiers (Census 1911): 62,573.
Number of houses visited by investigators: 7,196 = 11·5% of total.
Women workers 18 years of age or over: 1,355 = 1 in 18·8% of houses visited.
Of these, 1,289 were single, 26 married, and 40 widows.
Women workers with dependants: 141 = 10·40% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18–20	38	21.95	0·58	26.00
21–25	44	23·54	0·53	27.88
26–30	28	17.38	0·62	20.59
31–35	12	7.97	0.66	9.44
36–40	9	5.65	0·63	6.69
41–50	9	6.94	0.77	8.22
51–60	1	1·00	1.00	1.18
Over 60	...	...	...	...
Total ...	141	84·43	0·6	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	101	57.99	0.57	68·68
Death of husband	7	6·28	0·89	7.44
Illness of father	9	5·41	0·60	6.41
Deserted wife or mother	6	5·96	0·99	7.06
Aged aunt	1	1.00	1·00	1·18
Old age pension inadequate	13	4·65	0·36	5·51
Unmarried mothers	4	3·14	0·78	3·72
Total...	141	84·43	0·6	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants	24	28·71	1·19	34·00
Less than one dependant	117	55·72	0·48	66·00
Total ...	141	84·43	0·6	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	129	73·36	0·57	86.89
Married	3	3.96	1.32	4.69
Widow	9	7·11	0·79	8·42
Total ...	141	84.43	0·6	100

SHEFFIELD.

Total families or separate occupiers (Census 1911) : 99,069.
Number of houses visited by investigators : 5,614 = 5·6% of total.
Women workers 18 years of age or over : 737 = 1 in 13·1% of houses visited.
Of these, 636 were single, 29 married, and 72 widows.
Women workers with dependants : 97 = 13·16% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18–20	22	15·93	0·72	18·90
21–25	24	17·65	0·73	20·95
26–30	12	10·52	0·88	12·48
31–35	11	11·40	1·04	13·52
36–40	18	18·21	1·01	21·60
41–50	7	9·09	1·29	10·78
51–60	3	1·49	0·49	1·77
Over 60	...	..	...	...
Total ...	97	84·29	0·87	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	44	31·19	0·71	37·00
Death of husband	30	33·23	1·11	39·42
Illness of father	6	6·23	1·04	7·39
Illness of husband	2	2·64	1·32	3·13
Deserted wife or mother	3	1·98	0·66	2·35
Old age pension inadequate	2	0·66	0·33	0·78
Low wages and size of family ...	6	5·60	0·93	6·65
Unmarried mothers	3	1·76	0·59	2·09
Invalid sister	1	1·00	1·00	1·19
Total ...	97	84·29	0·87	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants	34	47·94	1·41	56·87
Less than one dependant	63	36·35	0·57	43·13
Total ...	97	84·29	0·87	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	56	40·98	0·73	48·62
Married	10	9·08	0·91	10·77
Widows	31	34·23	1·10	40·61
Total ...	97	84·29	0·87	100

2455

LEEDS.

Total families or separate occupiers (Census 1911) : 102,514.
Number of houses visited by investigators : 5,432 = 5·29% of total.
Women workers 18 years of age or over : 943 = 1 in 17·3% of houses visited.
Of these, 834 were single, 31 married, and 78 widows.
Women workers with dependants : 127 = 13·46% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18–20	32	22·48	0·70	26·85
21–25	36	22·68	0·63	27·12
26–30	21	10·33	0·50	12·35
31–35	7	7·73	1·10	9·23
36–40	17	12·49	0·73	14·93
41–50	9	4·90	0·54	5·85
51–60	2	1·10	0·55	1·31
Over 60	3	1·98	0·66	2·36
Total ...	127	83·69	0·66	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	70	39·12	0·56	46·75
Death of husband	18	13·97	0·77	16·70
Illness of father	12	11·31	0·94	13·50
Illness of husband	12	8·39	0·70	10·02
Deserted wife or mother	4	4·46	1·12	5·32
Old age pension inadequate	5	1·65	0·33	1·97
Low wages and size of family ...	1	0·82	0·82	0·98
Unmarried mothers	3	2·31	0·77	2·76
Invalid sisters	2	1·16	0·83	2·00
Total ...	127	83·69	0·66	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants	17	25·93	1·52	30·98
Less than one dependant	110	57·76	0·52	69·02
Total ...	127	83·69	0·66	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	91	55·89	0·66	66·78
Married	16	12·51	0·78	14·94
Widows	20	15·29	0·76	18·28
Total ...	127	83·69	0·66	100

OLDHAM.

Total families or separate occupiers (Census 1911) : 33,392.
Number of houses visited by investigators : 3,965 = 11·8% of total.
Women workers 18 years of age or over : 784 = 1 in 19·8% of houses visited.
Of these, 703 were single, 33 married, and 48 widows.
Women workers with dependants : 70 = 9·0% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18–20	16	13·83	0·67	25·18
21–25	16	10·77	0·86	19·62
26–30	12	11·03	0·92	20·09
31–35	11	9·13	0·83	16·63
36–40	8	7·09	0·88	12·91
41–50	5	2·40	0·48	4.37
51–60	1	0·33	0·33	0·60
Over 60	1	0·33	0·33	0·60
Total ...	70	54·91	0·78	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	34	24·89	0·73	45·33
Death of husband	6	7·70	1·28	14·02
Illness of father	11	9·06	0·82	16·50
Illness of husband	2	1·57	0·78	2·86
Deserted wife or mother	2	2·08	1·04	3·79
Old age pension inadequate	7	2·07	0·29	3·77
Low wages and size of family ...	1	1·48	1·48	2·70
Unemployment of father or husband	2	2·42	1·21	4·40
Unmarried mothers	4	2·64	0·66	4·81
Invalid sister	1	1·00	1·00	1·82
Total ...	70	54·91	0·78	100

50

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants	25	30·30	1·21	55·18
Less than one dependant	45	24·61	0·55	44·82
Total ...	70	54·91	0·78	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	54	38·39	0·71	69·91
Married	9	7·82	0·87	14·24
Widows	7	8·70	1·24	15·85
Total ...	70	54·91	0·78	100

MANCHESTER.

Total families or separate occupiers (Census 1911) : 152,317.
Number of houses visited by investigators : 7,930 = 5·2% of total.
Women workers 18 years of age or over : 2,030 = 1 in 25·6% of houses visited.
Of these, 1,865 were single, 97 married, and 68 widows.
Women workers with dependants : 225 = 11·8% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18-20	44	35·04	0·79	22.31
21–25	70	49·23	0·70	31.33
26–30	46	27·63	0·60	17·58
31–35	23	14·05	0·61	8.94
36–40	26	22·02	0·85	14·01
41–50	10	6.11	0·61	3·89
51–60	5	2·55	0·51	1·62
Over 60	1	0·50	0·50	0·32
Total ...	225	157·13	0·69	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	136	87·29	0·64	55·55
Death of husband	17	15·91	0·93	10·13
Illness of father	16	18·04	1·13	11·48
Illness of husband	5	3·66	0·73	2·33
Deserted wife or mother	5	5·29	0·33	3·37
Aged parents, aunts, &c.	5	4·50	0·66	2·86
Old age pension inadequate	21	6·92	1·06	4·40
Low wages and size of family ...	6	4·62	1·00	2·94
Unemployment of father or husband	1	0·33	0·75	0·21
Unmarried mothers	9	5·94	0·77	3·78
Invalid sisters	2	1·66	0·83	1·06
Miscellaneous	2	2·97	1·48	1·89
Total ...	225	157·13	0·69	100

51

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants.	51	68·64	1·35	43·7
Less than one dependant.	174	88·49	0·51	56·3
Total ...	225	157·13	0·69	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	194	127·31	0·65	81·02
Married	13	12·91	0·99	8·21
Widows	18	16·91	0·94	10·77
Total ...	225	157·13	0·69	100

DERBY.

Total families or separate occupiers (Census 1911): 27,720.
Number of houses visited by investigators: 6,007 = 21·67% of total houses.
Women workers 18 years of age or over: 1,294 = 1 in 21·5% of houses visited.
Of these, 1,223 were single, 21 married, and 50 widows.
Women workers with dependants: 158 = 12·21% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18–20	41	27·70	0·67	26·56
21–25	50	31·07	0·62	29·79
26–30	28	16·13	0·57	15·43
31–35	16	12·19	0·76	11·69
36–40	11	9·97	0·90	9·56
41–50	10	5·94	0·59	5·69
51–60	2	1·33	0·66	1·28
Over 60	...	...	...	...
Total ...	158	104·33	0·66	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	84	50·95	0·61	48·84
Death of husband	11	10·06	0·91	9·64
Illness of father	18	14·16	0·79	13·57
Illness of husband	7	5·65	0·81	5·42
Aged parents, aunts, &c.	2	1·33	0·66	1·28
Old age pension inadequate	16	6·93	0·43	6·64
Low wages and size of family ...	8	7·10	0·89	6·81
Unmarried mothers	11	7·15	0·65	6·84
Invalid sister	1	1·00	1·00	0·96
Total ...	158	104·33	0·66	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants	31	39·89	1·28	38·23
Less than one dependant	127	64·44	0·51	61·77
Total ...	158	104·33	0·66	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	132	81·85	0·62	78·45
Married	12	9·61	0·80	9·22
Widows	14	12·87	0·92	12·33
Total ...	158	104·33	0·66	100

52

NOTTINGHAM.

Total families or separate occupiers (Census 1911): 60,070.
Number of houses visited by investigators: 5,208 = 8·6% of total.
Women workers 18 years of age or over: 1,126 = 1 in 21·6% of houses visited.
Of these, 754 were single, 226 married, and 146 widows.
Women workers with dependants: 122 = 10·82% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18–20	24	21·41	0·89	23·15
21–25	25	17·72	0·71	20·23
26–30	19	12·83	0·67	13·87
31–35	14	9·25	0·66	10·00
36–40	23	18·57	0·80	20·07
41–50	13	9·31	0·71	10·06
51–60	3	1·77	0·59	1·91
Over 60	1	0·66	0·66	0·71
Total ...	122	92·52	0·76	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	45	30·66	0·68	33·14
Death of husband	29	21·91	0·75	23·68
Illness of father	9	7·73	0·86	8·35
Illness of husband	9	9·47	1·05	10·13
Deserted wife or mother	7	5·17	0·74	5·59
Old age pension inadequate	5	1·31	0·26	1·52
Low wages and size of family ...	8	8·00	1·00	8·65
Unemployment of father or husband	2	3·32	1·66	3·59
Unmarried mothers	8	4·95	0·62	5·35
Total ...	122	92·52	0·76	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants	29	39·82	1·37	42·93
Less than one dependant	93	52·70	0·56	57·07
Total ...	122	92·52	0·76	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	70	51·57	0·73	55·86
Married	22	18·54	0·84	20·04
Widows	30	22·41	0·74	24·10
Total ...	122	92·52	0·76	100

53

BIRMINGHAM.

Total families or separate occupiers (Census 1911) : 111,818.
Number of houses visited by investigators : 6,819 = 6·1% of total.
Women workers 18 years of age or over : 1,422 = 1 in 20·8% of houses visited.
Of these, 837 were single, 144 married, and 171 widows.
Women workers with dependants : 187 = 13·15% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18–20	24	16·54	0·69	10·98
21–25	40	26·71	0·67	17·72
26–30	36	28·66	0·80	19·16
31–35	21	21·66	1·30	14·38
36–40	35	34·67	0·99	23·02
41–50	25	18·90	0·75	12·54
51–60	6	3·30	0·55	2·20
Over 60	...	...	...	...
Total ...	187	150·64	0·80	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	50	30·47	0·61	20·33
Death of husband	36	32·75	0·91	21·74
Illness of father	16	10·28	0·64	6·82
Illness of husband	20	26·53	1·33	17·61
Deserted wife or mother	8	7·27	0·91	4·83
Aged parents, aunts, &c.	2	0·99	0·49	0·66
Old age pension inadequate	6	2·64	0·44	1·75
Low wages and size of family ...	23	19·93	0·86	13·23
Unemployment of father or husband	12	9·21	0·77	6·12
Unmarried mothers	12	9·57	0·79	6·35
Invalid sisters	2	1·00	0·50	0·66
Total ...	187	150·64	0·80	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants	49	73·04	1·49	45·83
Less than one dependant	138	77·60	0·56	54·17
Total ...	187	150·64	0·80	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	80	51·72	0·64	34·33
Married	67	64·35	0·96	42·71
Widows	40	34·57	0·86	22·96
Total ...	187	150·64	0·80	100

LEICESTER.

Total families or separate occupiers (Census 1911) : 51,481.
Number of houses visited by investigators : 4,676 = 8·9% of total.
Women workers 18 years of age or over : 1,253 = 1 in 26·8% of houses visited.
Of these, 1,178 were single, 29 married, and 46 widows.
Women workers with dependants : 159 = 12·69% of women workers investigated.

Ages of women workers with dependants.

Ages.	*No. of women workers.*	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
18–20	8	4·32	0·54	3·86
21–25	31	18·35	0·59	16·39
26–30	35	23·61	0·67	21·08
31–35	29	18·67	0·64	16·67
36–40	38	31·73	0·83	28·33
41–50	15	13·48	0·89	12·04
51–60	3	1·82	0·61	1·63
Over 60	...	...	...	...
Total ...	159	111·98	0·7	100

The reasons why women workers have dependants.

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Death of father	97	56·58	0·58	50·53
Death of husband	25	26·90	1·07	24·02
Illness of father	9	7·48	0·83	6·68
Illness of husband	7	4·91	0·70	4·38
Deserted wife or mother	1	1·32	1·32	1·18
Aged parents, aunts, &c.	2	2·00	1·00	1·79
Old age pension inadequate	11	6·33	0·57	5·65
Low wages and size of family ...	3	3·96	1·32	3·54
Invalid sisters	4	2·50	0·62	2·23
Total ...	159	111·98	0·7	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
One or more dependants	40	47·70	1·19	42·59
Less than one dependant	119	64·28	0·54	57·41
Total ...	159	111·98	0·7	100

	No. of women workers.	*Total dependants.*	*Average dependants.*	*Percentage of total dependants.*
Single	122	74·39	0·61	66·43
Married	11	10·19	0·93	9·10
Widows	26	27·40	1·05	24·47
Total ...	159	111·98	0·7	100

APPENDIX B

MOTHERS' PENSIONS IN THE UNITED STATES, CANADA, DENMARK, AND NEW ZEALAND

A. UNITED STATES OF AMERICA

I. *Origin of the Movement.* The movement originated as a scheme for forwarding the welfare of children; and at a conference called by the President at the White House in January 1909, to which representatives of charitable agencies were invited, it was generally agreed that children should not be deprived of home life except for urgent reasons. To maintain this principle, an extended system of relief to widows was considered necessary.

II. *General Arguments in support of Public Pensions to Mothers.* The principal argument in favour of Mothers' Pensions was that the mother, if fit, was the best person to take care of her own child, and that separation should not be made on account of poverty alone. On the other hand, as a result of an inquiry made in New York City by Dr. E. T. Devine, and published in 1913, it appeared that only about 4 per cent. of the children placed in institutions in the year of the inquiry, might have been kept at home with some assistance. In 1916, the figure was estimated at about 8 or 10 per cent. by an official of the Department of Public Charities.

Another argument was that the number of cases of juvenile delinquency would be reduced. Statistics of cases dealt with by the Juvenile Court in Cook County, for the years 1899–1909, showed that 34 per cent. of the children came from families lacking the care of one or both parents. The following further figures are interesting as showing that juvenile delinquency was far more frequent in families without a father than in families without a mother.

Father dead, 14·5 per cent.	Family deserted by father, 2·0 per cent.
Mother dead, 9·6 per cent.	Family deserted by mother, 0·8 per cent.

The explanation appeared to be that the mother frequently tried to be wage-earner as well as to look after the home, with unsatisfactory results for the children.

III. *Introduction of Mothers' Pensions in Various States.* The legislation for Mothers' Pensions was first passed in the following States: Missouri, Illinois, Colorado, Milwaukee (Wisconsin), Oklahoma, and the scheme, once established, has not been discontinued in any State. By the close of the legislative sessions of 1919 Mothers' Pensions Laws had been adopted in thirty-nine States and in the territories of Alaska and Hawaii.

IV. *Summary of Laws.* The object of all the laws for the granting of Mothers' Pensions is to provide means for preserving the ordinary home conditions for dependent children, when, on account of death or disability, the usual means of support are wanting; and to ensure that the children shall be cared for by their own mothers instead of being placed in institutions or under the care of foster-parents.

(a) *Persons to whom aid may be given.* In a few States, the aid may be granted to either or both parents, to grandmothers, or to other relations. In a few other States the benefits are expressly limited to widows. In the great majority of States, the laws apply only to mothers, whether widowed or not.

In about half the thirty-nine States, pensions may be given to the wives of prisoners; in less than half, to the wives of the insane or epileptic. Most of the laws which make the latter provision also include women whose husbands are physically disabled.

Divorced and deserted wives are included in a few cases, with the condition that the desertion must exceed a specified time before the application can be made. In three cases, Hawaii, Michigan, and Nebraska, unmarried mothers are specially included in the law; and in a few cases the restrictions imposed as to character practically exclude the mother of illegitimate children. Generally, in the States

providing aid for 'any' mother, aid may be given to unmarried mothers if the administrative agency so determines.

In Colorado, Missouri, and Pennsylvania aid may be given to expectant mothers, but this is limited in Missouri to three weeks before and three weeks after childbirth, and in Pennsylvania to expectant mothers eligible for aid on account of one or more living children.

(b) *Conditions.*

1. *Property.* Need is without exception the basis of assistance. The cases of women who own property, but yet are in need, are mostly considered on their individual merits.

2. *Character.* Practically all the laws require the mother to be a fit person, morally and physically, to have care of her children. (The law of California is an exception.)

3. *Home conditions.* In eighteen States it is made a condition that the children live with the mother, and that she does not work regularly away from home. In other cases, she may, and is encouraged to, obtain part-time employment. Feeble-minded and tuberculous women are, generally speaking, refused only when the conditions of the home prove them obviously unfit.

4. *Age of the Child.* The lowest age limit at which the pension ceases to be allowed is 13 years; the highest at which it is allowed, 17.

5. *Other Conditions.* In three cases the mother is required to make monthly reports to the court or commissioners. Three laws give discretion to the court (when aid is granted to a mother whose husband is permanently incapacitated by reason of physical or mental infirmity) to order his removal from the home when his presence is a menace to the physical or moral welfare of the family. Oregon and Utah do not permit aid to be given if older children of the family, or persons not of the immediate family of the applicant, living with her, are not contributing their proportionate share of the household expenditure; and West Virginia does not permit the mother to have any adult person, not a member of her family, living with her.

(c) *Administration.* The majority of the laws provide for

administration by the Juvenile or County Court. The Educational Authorities, an *ad hoc* organization, and in one case, the existing Poor Law Officers, are bodies which undertake the administration in some States.

With few exceptions, preliminary investigation is provided for or implied; and periodical supervision (monthly, quarterly, half-yearly, discretionary) in all cases.

(d) *Source of Funds.* In the majority of cases the funds are derived from the County Treasury, but are provided in certain States partly out of the County funds and partly by means of a State grant.

V. *Amount of Pension.*

(a) *Limits fixed in the Law.* The maximum amount of pension paid in the different States varies considerably. For the first child the amount varies from 8 dollars per month to 25 dollars, and for additional children from 5 dollars to 15 dollars per month. In some States the maximum allowance which can be paid to any family is fixed. In the respective States this ranges from 40 dollars to 60 dollars per month.

The practice of allowing a certain sum for the first child and a less amount for each additional child prevails in most States. In some States the assistance may be given partly in kind. The average number of dependent children in pensioned families in the United States is between three and four.

(b) *Adequacy of the Pension.* In view of the fact that

(1) The object of the mothers' pensions is said to be to enable the mother to remain at home for most of her time to look after the children, and

(2) That the Minimum Wages Commissions appointed in ten States during the years 1910–15 agreed that the minimum amount on which a woman over 18 years of age could be expected to exist was 32 to 40 dollars a month,

the pensions granted would not appear to be sufficient.

Inadequacy may be attributed to the following causes:

(1) The wages actually earned by families similarly situated are largely taken as a standard rather than what is ideally desirable.

(2) Inadequacy in individual cases is attributable to the tendency to distribute the available funds among a large number of legitimate claimants.

(3) Where the amount of the pension is left to local direction, there is often a failure to appreciate what constitutes an adequate amount.

VI. *Administrative Working.* The majority of the laws provide for administration by the Juvenile or County Court, but in some cases it is undertaken by the Educational Authorities, and in some by the Poor Law Officers. Sometimes, again, as in New York, it is in the hands of local Boards of Child Welfare. In Maine the law is administered by Municipal Boards of Mothers' Aid, under the supervision of a similar State Board; and in Pennsylvania, by unpaid Boards of Women Trustees, approved by the Governor in each county. Other methods are sometimes adopted, but speaking generally, a distinct tendency may be noted in favour of greater State supervision.

B. CANADA

I. *History of the Movement.* The first legislative steps for Mothers' Pensions in Canada were taken in 1916, when the Manitoba legislature passed the Mothers' Allowances Act. Saskatchewan followed suit in 1917 and Alberta in 1919. Resolutions favouring Mothers' Pensions in all the provinces have been passed by the Trades and Labour Congress, by the Social Service Council of Canada, and by various provincial welfare organizations.

II. *Alberta.*

(a) *Persons to whom aid may be given.* Any widow, or woman whose husband is insane, who has a boy under the age of 15 or a girl under the age of 16 in her custody and cannot take proper care of the child or children.

(b) *Investigation and report.* The council of every municipality appoints inspectors whose duty it is to receive applications and inquire into them. On the receipt of any application the inspector makes his inquiry, and reports to the superintendent of neglected and dependent children (appointed under the Children's Protection Act), who, if satisfied that the case is one for assistance, recommends to

the Attorney-General the payment of such weekly sum as he (the superintendent) thinks fit and necessary. The money is paid to the woman on the recommendation being approved by the Attorney-General. The procedure is similar for the termination, decrease, or increase of the payment.

(c) *Method of raising the money.* In the first instance the money is paid out of moneys appropriated by the legislature for the purpose (i. e. out of the provincial funds), but every three months the Attorney-General forwards to the Treasurer of each city or town a statement of the money expended in pensions during the preceding three months in respect of women residing in that city or town, and it is incumbent on the city or town to refund the province an amount equal to one-half of the money so expended.

III. *Manitoba.*

(a) *Persons to whom aid may be given.* Any woman who is a widow (or the wife of a convict or a lunatic, or of a man unable to support his family owing to physical disability) whose poverty or want of adequate means is wholly or in part the cause of the neglected condition of her children, and who is a proper person to have the custody of the child; provided that the welfare and best interests of the child will be subserved by permitting it to remain in the custody of its mother.

(b) *Investigation, supervision, &c.* A committee is appointed in each municipality of not less than three persons, one of whom must be a woman, though a committee of five with two women is considered advisable. It is the duty of this committee to receive applications, investigate them, forward a complete record of all investigations to the provincial government, and supervise every family receiving an allowance. It is laid down in the memorandum prepared by the Commission for the guidance of local committees, that beneficiaries should be visited at least once a month, and that the visitor should particularly investigate health, housing, clothing, and school record. The committee is expected to send to the Commission by the 15th of each month a visitor's report of each family benefiting under the Act.

(c) A schedule has been drawn up representing the

necessary expenditure of a family with various numbers of children; and the amount of the allowance granted is usually the difference between the income, if any, and this schedule of estimated necessary expenditure.

(d) *Method of payment.* Payment is made by cheque on or about the first of each month. The Commission forward the cheques of all mothers under the care of a local committee to the office of the secretary, who sees that they are posted to the beneficiaries; except in the case of new applicants, when a mother is required to call at the office for her first cheque.

(e) *General provisions.* The policy of the Commission is to prohibit mothers under allowance having male boarders, whether any added income is secured or not; and if any of the children are below school age the mothers are not encouraged to work out. The mother is required to report any change in her income, including changes in the earnings of her children, the moment such change occurs.

IV. *Saskatchewan.* The Mothers' Pensions Act of Saskatchewan is an extremely short document, simply laying down that a certain sum of money shall be provided each year to provide 'support or partial support for any mother who is a widow, and who, on account of poverty, is unable to take proper care of her child or children, and who is otherwise a proper person to have the custody of such child or children'; and providing that the Lieutenant-Governor in Council shall make all necessary regulations for the administration of the Act. The following are the regulations which have been made.

(*a*) The superintendent of neglected and dependent children is generally charged with the supervision and administration. No allowance may be paid except on his recommendation.

(*b*) In no case may an allowance be paid for any child of 16 years or over.

(*c*) The council of the municipality to which the mother belongs must be notified of the allowance being made, and is charged with the responsibility of advising the superintendent of any change in the conditions of herself or her children.

(*d*) The mother is paid such an allowance in each case as the Lieutenant-Governor in Council may determine, the same being paid monthly. The maximum amount payable in respect of each child is three dollars per week.

V. *Amounts actually granted.* As stated above, the maximum amount to be granted is fixed in the Saskatchewan Statute. In the two other provinces it is not so fixed; the amounts actually granted in them compare very favourably with the amounts paid in communities of the same size and general conditions in the United States. Thus the average city allowance paid per family by the Manitoba Commission in May 1919 was 61 dollars a month, and the average country allowance 46·16 dollars a month.

C. DENMARK

I. *History.* The Danish law became effective January 1, 1914; an amendment was adopted in 1918 increasing the amount of pension and providing that the aid might be continued after the mother's death to the guardians of the child, and might be granted for the support of children of widows who were not receiving aid at the time of death but were eligible for it. This provision was extended also to the children of widowers who, at the time of death, met the same conditions.

II. *Persons to whom aid may be given.* Indigent widows, in respect of legitimate children or children adopted under marriage. A widow is considered indigent whose property does not exceed 4,000 kr. (£220), with the addition of 500 kr. (£27 10*s.* 0*d.*) for each child under 14, and whose income does not exceed the amount exempt from State taxation (with some slight modification).

III. *Amount of Pension.* The amount of the pension is graduated by the age of the children, the highest rate being paid for the youngest child. In exceptional circumstances aid may be extended until the child is 18. The scale of allowances for 1918 and 1919 was as follows:

For each child under 4 .	150 kr. a year (£8 5*s.* 0*d.*).
For each child, 4–12 . .	120 kr. a year (£6 12*s.* 0*d.*).
For each child, 12–14 . .	90 kr. a year (£4 19*s.* 0*d.*).

IV. *Conditions.* The assistance ceases—

If the mother

1. Remarries.
2. Leads a life of public offence (drunkenness, immorality, &c.).
3. Receives help from the Poor Relief.
4. Finds her economic condition essentially improved by an increase of income not originating from her own or her children's work.

V. *Administration.*

(a) *Body administering.* The management of all matters pertaining to widows' pensions rests upon the communal authority of the commune in which the widow concerned (or, after her death, the child) has a permanent abode.

(b) *Investigation and supervision.* The communal authority, on receipt of an application, is required to investigate the economic conditions of the home in question, in order to decide what aid should be given in each case, and how it should be paid. This authority has also to exercise supervision, and can determine that food or clothes shall be purchased with the money for the child. If any regulation which it may make in any particular case is not complied with, it reports the matter to the County Council. Complaints in regard to the decisions of the communal authorities must be made before the County Council. If the complaint is not sustained the decision of the County Council is final. In the contrary case, appeal may be taken by the communal authority to the Minister of the Interior. If it comes to the knowledge of the County Council that aid is being granted to unqualified persons, or that any general principles of the law are not being complied with, decision in the case rests with the County Council, but may be referred to the Minister of the Interior.

VI. *How the Money is found.* Half the expense is borne by the State, the remainder by the communes concerned.

D. NEW ZEALAND

The New Zealand law, which came into operation on January 1, 1912, provides a pension for any widow of good moral character with dependent children under 14 years of age. The law was extended in 1919 to include wives of inmates of insane hospitals. While general in terms, its application is limited to those who need assistance by the deduction from the pension of £1 for every pound by which the widow's income (after deducting personal earnings to an amount not exceeding £100) exceeds the sum of £30. The scale of pensions under the original Act was (subject to the deductions already mentioned) as follows:

For the first child	£12 a year.
For each additional child .	£6 a year.

By the Finance Act of 1917, however, an additional sum of £6 per annum for each child was provided for the period of the war and twelve months after.

In 1913 the administration of the old age, widows', and military pensions was brought under one department. Applications are made to the registrars of pensions (one of whom is appointed in each of the districts into which, for the purpose of pensions, New Zealand is divided) and are granted or refused upon hearing before a magistrate. Each grant is for a period of twelve months, at the end of which time the circumstances of the pensioner are again reviewed. The whole expense of pensions is borne by the State, and payments are made monthly through the post offices. Upon the death of the widow application may be made for continuance of the pension to the guardian of the children.

In the old age section of the Consolidated Pensions Act, an additional pension is granted to old age pensioners who have children under 14 years of age dependent on them for support.

INDEX

Aged parents, aunts, &c., 33, table page 34, 45–55.
Ages of women with dependants, 19, 36, 45–55.

Birmingham, 12, 15, 16, 18, 22, table page 34, 36, 54.
Bowley, Dr. A. L., 27, 31.

Canada, mothers' pensions in, 60.
Children, earnings of, 17.

Death of father, 32, 33, 38, 45–55.
Death of husband, 32, 33, 38, 45–55.
Denmark, mothers' pensions in, 38, 63 seq.
Dependants, number of, 21.
Dependants, reasons for having:
- aged parents, aunts, &c., 33, table page 34, 45–55.
- death of father, 32, 33, 38, table page 34, 45 55.
- death of husband, 32, 33, 38, table page 34, 45–55.
- deserted wife or mother, 33, table page 34, 45–55.
- illness of father, 32, 33, table page 34, 39, 45–55.
- illness of husband, 32, 33, table page 34, 39, 45–55.
- invalid sister, 33, table page 34, 45–55.
- low wages and size of family, 33, table page 34, 40, 45–55.
- old age pensions inadequate, 33, table page 34, 45–55.
- unemployment of father or husband, 33, 34, table page 34, 45–55.
- unmarried mothers, 33, table page 34, 45–55.

Dependency, definition of, 7 seq , 28, 31.
Derby, 12, 16, 18, 22, table page 34, 36, 52.
Deserted wife or mother, 33, table page 34, 45–55.
Devine, Dr. E. T., 56.
Dockers' inquiry, 5.

Fabian Women's Group, 7, 21, 23 seq.
Friendly Societies' Benefits, 40.

Houses, number investigated, 16.
Hull, 11, 16, 18, 22, table page 34, 35, 36, 47.

Illness of father, 32, 33, table page 34, 39, 45–55.
Illness of husband, 32, 33, table page 34, 39, 45–55.
Inquiry schedule, 14, 24.
Invalid sisters, 33, table page 34, 45–55.
Investigation – results of the, 15 seq.
Investigation – method of, 9 seq.
Investigations—comparison with other, 21 seq.
Investigators, selection of, 13.

Lancashire inquiry, 30, 31.
Leeds, 11, 16, 18, 22, table page 34, 35, 36, 49.
Leicester, 12, 16, 18, 22, table page 34, 36, 55.
London inquiry, 30, 31.
Low wages and size of family, 33, table page 34, 40, 45–55.

Manchester, 12, 16, 18, 22, table page 34, 36, 51.
Married women, number investigated, 16, 31, 45–55.
Middlesbrough, 11, 16, 17, 18, 22, table page 34, 36, 46.
Midlands inquiry, 30, 31.
Minimum wages:
men, 5, 42.
women, 7, 42.
Mothers' pensions, 38 seq., 56 seq.

National Health Insurance, 40, 42.
Newcastle-on-Tyne, 11, 16, 17, 18, 22, table page 34, 36, 45.
New Zealand, mothers' pensions in, 39, 64 seq.
Northampton inquiry, 27.
Nottingham, 12, 15, 16, 18, 22, table page 34, 36, 53.

Old age pensions inadequate, 33, table page 34, 45–55.
Oldham, 11, 16, 17, 18, 22, table page 34, 35, 36, 50.

Pensions, mothers', 38 seq., 56 seq.

Reading inquiry, 27.
Reasons for dependency, 32 seq., 38, 45–55.

Sheffield, 11, 15, 16, 18, 22, table page 34, 36, 48.
Single women investigated, 16, 31, 45–55.
Social insurance, 37, 38.
Stanley inquiry, 27.

Thompson, Laura A., 39.
Towns investigated, 11, 12.
Trade Boards, 5, 19.

Unemployment Insurance, 34.
Unemployment of father or husband, 33. 34, table page 34, 45–55.
United States of America, mothers' pensions in, 39, 40, 56.
Unmarried mothers, 33, table page 34, 45–55.

Wages, average, 17, 18.
Trade Board, 19.
Warrington inquiry, 27.
Widows, number investigated, 16, 31, 45–55.
Women workers investigated;
married, 16, 45–55.
single, 16, 45–55.
supporting others, 17, 18, 19, 22, 36, 45–55.
supporting self only, 17, 18.
with dependants, ages of, 19, 36, 45–55.

York inquiry, 31, 32.
Yorkshire inquiry, 30, 31.

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